

Information to identify the case:

Debtor 1	Michael C. Brey	Social Security number or ITIN	xxx-xx-8128
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Pamela L. Brey	Social Security number or ITIN	xxx-xx-6379
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-26088-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael C. Brey

Pamela L. Brey

7/8/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Michael C. Brey
Pamela L. Brey
DebtorsCase No. 15-26088-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 26

Date Rcvd: Jul 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2020.

db/jdb
cr +Michael C. Brey, Pamela L. Brey, 1916 Cardinal Lake Dr, Cherry Hill, NJ 08003-2904
+WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
515705877 Andrews FCU, 5711 Allentown Road, Suitland, MD 20746-4547
515722971 +Andrews Federal Credit Union, 5711 Allentown Road, Mail Stop #930, Suitland, MD 20746-4547
515705878 +Best Buy CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
515705880 +FMA Alliance LTD, PO Box 65, Houston, TX 77001-0065
515705881 +GPO, PO Box 65101, Sterling, VA 20165-8801
515821655 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011
515705885 +Phelan Hallinan et al PC, 400 Fellowship Road, Suite 100, Mt Laurel, NJ 08054-3437
515705887 +Professional Bureau of Collections, PO Box 4157, Greenwood, CO 80155-4157
515705890 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of NJ Div of Taxation, Attn Bankruptcy Department,
PO Box 245, Trenton, NJ 08695-0267)
515705889 Seventh Avenue, Attn Creditors Bankruptcy Svc, PO Box 7409233, Dallas, TX 75374

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2020 00:48:52 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 09 2020 00:48:50 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515705876 +EDI: RMCB.COM Jul 09 2020 03:53:00 AMCA Collections, 4 Westchester Pl Bldg 4,
Elmsford, NY 10523-1612
515705879 EDI: WFNNB.COM Jul 09 2020 03:53:00 Comenity Bank, PO Box 182789,
Columbus, OH 43218-2789
515729444 EDI: IRS.COM Jul 09 2020 03:53:00 Department of the Treasury, Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346
515705884 +EDI: MID8.COM Jul 09 2020 03:53:00 Midland Funding LLC, 2365 Northside Drive, Suite 300,
San Diego, CA 92108-2709
515705886 EDI: PRA.COM Jul 09 2020 03:53:00 Portfolio Recovery, 120 Corporate Blvd,
Norfolk, VA 23502
515845487 EDI: PRA.COM Jul 09 2020 03:53:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
POB 41067, Norfolk VA 23541
515805409 EDI: PRA.COM Jul 09 2020 03:53:00 Portfolio Recovery Associates, LLC,
c/o Victoria's Secret, POB 41067, Norfolk VA 23541
515722376 EDI: Q3G.COM Jul 09 2020 03:53:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
515705888 E-mail/Text: bankruptcy@rarogersinc.com Jul 09 2020 00:49:31 R A Rogers Inc, PO Box 3302,
Crofton, MD 21114-0302
515774586 +EDI: CBS7AVE Jul 09 2020 03:53:00 Seventh Avenue, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849
515854275 +EDI: WFFC.COM Jul 09 2020 03:53:00 Wells Fargo Bank, N.A., Wells Fargo Bank, N.A.,
Attn: Bankruptcy Department, 3476 Stateview Blvd./MAC #D3347-014, Fort Mill, SC 29715-7200
515705891 EDI: WFFC.COM Jul 09 2020 03:53:00 Wells Fargo Home Mortgage, PO Box 14547,
Des Moines, IA 50306-3547

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515705883* IRS Special Procedures, Bankruptcy Department, PO Box 744, Springfield, NJ 07081-0744
515705882* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 26

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A., nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor U.S Bank National Association, as Trustee, successor
in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle
Bank, National Association as Trustee for EMC Mort dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A., shay@bbs-law.com,
jpshay@gmail.com
Steven N. Taieb on behalf of Joint Debtor Pamela L. Brey staieb@comcast.net, sntgale@aol.com
Steven N. Taieb on behalf of Debtor Michael C. Brey staieb@comcast.net, sntgale@aol.com
TOTAL: 8